

Information to identify the case:

Debtor 1	Roy A. Haack	Social Security number or ITIN	xxx-xx-0749
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	District of New Jersey	Date case filed in chapter	13 6/22/15
Case number:	15-21669-CMG	Date case converted to chapter	7 7/25/16

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Roy A. Haack	
2. All other names used in the last 8 years		
3. Address	181 Pengel Lane Cliffwood, NJ 07721	
4. Debtor's attorney Name and address	John C. Feggeler 177 Main St. PO Box 157 Matawan, NJ 07747	Contact phone (732) 583-6700
5. Bankruptcy trustee Name and address	Barry Frost Barry W. Frost, Chapter 7 Trustee 691 State Highway 33 Trenton, NJ 08619-4407	Contact phone 609-890-1500

For more information, see page 2 >

Debtor **Roy A. Haack**

Case number **15-21669-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/26/16
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	August 24, 2016 at 10:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/24/16
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roy A. Haack
 Debtor

Case No. 15-21669-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 62

Date Rcvd: Jul 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2016.

db
 515702567 +Roy A. Haack, 181 Pengel Lane, Cliffwood, NJ 07721-1144
 516264992 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516265013 +Cabela WFB, Worlds Foremost Bank, 4800 NW 1st St 300, Lincoln, NE 68521-4463
 515580046 +Cabela's WFB, World's Foremost Bank, 4800 NW 1 Street, 300, Lincoln, NE 68521-4463
 515742212 Capital One Financial Corp. 360, P.O. Box 105385, Atlanta, GA 30348-5385
 515580048 +Capital One, N.A., P.O. Box 21887, Eagan, MN 55121-0887
 515580049 Cavalry SPV I, LLC Assignee HSBC Bank, C/O Vision Financial Corp., P.O. Box 7477,
 Rockford, IL 61126-7477
 515580049 +Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003
 515580051 Chase Mortgage, P.O. Box 24696-24696, Columbus, OH 43224
 515580057 Government Of The US Virgin Islands, Tax Assessor's Office, 5049 Kongens Gade, #18,
 Charlotte Amalis, St. Th, VI 00802-6487
 515580058 HSBC Bank, PO Box 99, Buffalo, NY 14240
 515607199 +MIDLAND CREDIT MANAGEMENT INC AS AGENT FOR, MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN MI 48090-2011
 515580062 +Marriott Ownership Resorts, St. Thomas, C/O Duensing, Casner & Fitzsimmons, P.O. Box 6785,
 St. Thomas, VI 00804-6785
 515580064 +Monmouth County Special Civil Part, DC-000761-13, 71 Monument Park,
 Freehold, NJ 07728-1747
 515963197 +New Century Financial Services, Inc., successor in interest to US Bank-Bed Bat,
 c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
 515580073 +Toyota FSB, P.O. Box 108, St. Louis, MO 63166-0108
 515580074 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank RMS CC, 205 West 4th Street, Cincinnati, OH 45202)
 515747945 Wells Fargo Bank, NA Trustee (See B10), c/o Chase Records Center, Attn: Correspondence Mail,
 Mail Code: LA4-5555 700 Kansas Lane, Monroe, LA 71203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: feggelerlaw@verizon.net Jul 26 2016 22:13:31 John C. Feggeler, 177 Main St.,
 PO Box 157, Matawan, NJ 07747
 tr EDI: BBWFROST.COM Jul 26 2016 21:58:00 Barry Frost, Barry W. Frost, Chapter 7 Trustee,
 691 State Highway 33, Trenton, NJ 08619-4407
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 26 2016 22:14:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 26 2016 22:14:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515580041 +E-mail/Text: jhernandez@trafgroup.org Jul 26 2016 22:14:32 A-1 Collection Service,
 101 Grovers Mill Road, Lawrenceville, NJ 08648-4706
 515580042 +EDI: AMEREXPR.COM Jul 26 2016 21:58:00 American Express, P.O. Box 981535,
 El Paso, TX 79998-1535
 515742143 EDI: BECKLEE.COM Jul 26 2016 21:58:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515580043 EDI: BANKAMER.COM Jul 26 2016 21:58:00 Bank Of America, P.O. Box 982235,
 El Paso, TX 79998-2235
 515616140 +EDI: STFC.COM Jul 26 2016 21:58:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,
 Denver, CO 80237-3485
 515580044 +EDI: STFC.COM Jul 26 2016 21:58:00 Cach, LLC, 4340 S. Monaco, 2nd Floor,
 Denver, CO 80237-3485
 515580045 EDI: CAPITALONE.COM Jul 26 2016 21:58:00 Capital One, Bankruptcy Dept., P.O.Box 30285,
 Salt Lake City, UT 84130-0285
 515786529 EDI: CAPITALONE.COM Jul 26 2016 21:58:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516264993 +EDI: CAPITALONE.COM Jul 26 2016 21:58:00 Capital One Best Buy, POB 30253,
 Salt Lake City, UT 84130-0253
 515955936 +EDI: AISACG.COM Jul 26 2016 21:58:00 Capital One N.A, c/o Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016-5028
 515955936 +E-mail/PDF: ebnotices@ascensioncapitalgroup.com Jul 26 2016 22:35:33 Capital One N.A,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 515801662 EDI: BL-BECKET.COM Jul 26 2016 21:58:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515580047 +E-mail/Text: bankruptcy@cavps.com Jul 26 2016 22:14:22 Cavalry Portfolio Services,
 500 Summit Lake Drive Ste 400, Valhalla, NY 10595-2322
 515722343 +E-mail/Text: bankruptcy@cavps.com Jul 26 2016 22:14:22 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 515580050 +EDI: CHASE.COM Jul 26 2016 21:58:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 515580052 +EDI: CHASE.COM Jul 26 2016 21:58:00 Chase/Best Buy, PO Box 15298,
 Wilmington, DE 19850-5298
 515580053 +EDI: CITICORP.COM Jul 26 2016 21:58:00 Children's Place/CBNA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 515580054 +EDI: SEARS.COM Jul 26 2016 21:58:00 CitiBank/Sears, P.O. Box 6282,
 Sioux Falls, SD 57117-6282

District/off: 0312-3

User: admin
Form ID: 309A

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515580056 EDI: DISCOVER.COM Jul 26 2016 21:58:00 Discover Financial Services, Customer Service,
P.O. Box 30943, Salt Lake City, UT 84130-0943
515580055 EDI: IRS.COM Jul 26 2016 21:58:00 Department Of The Treasury, Internal Revenue Service,
Andover, MA 01810-9041
515590527 EDI: DISCOVER.COM Jul 26 2016 21:58:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
515580059 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 26 2016 22:14:16 Key Bank, USA,
Client Services, 4910 Tiedeman Road, Cleveland, OH 44144-2338
515807001 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 26 2016 22:14:16
KeyBank National Association, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
515580061 +EDI: CBSKOHL.COM Jul 26 2016 21:58:00 Kohl's Department Store, P.O. Box 3115,
Milwaukee, WI 53201-3115
515580060 EDI: CBSKOHL.COM Jul 26 2016 21:58:00 Kohl's Department Store, P.O. Box 3043,
Milwaukee, WI 53201-3043
515580063 +EDI: MID8.COM Jul 26 2016 21:58:00 Midland MCM, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
515800207 EDI: PRA.COM Jul 26 2016 21:58:00 Portfolio Recovery Associates, LLC, c/o Ikea,
POB 41067, Norfolk VA 23541
515805912 EDI: PRA.COM Jul 26 2016 21:58:00 Portfolio Recovery Associates, LLC, c/o Pc Richards,
POB 41067, Norfolk VA 23541
515782223 EDI: PRA.COM Jul 26 2016 21:58:00 Portfolio Recovery Associates, LLC,
c/o Sears Premier Card, POB 41067, Norfolk VA 23541
515805910 EDI: PRA.COM Jul 26 2016 21:58:00 Portfolio Recovery Associates, LLC, c/o Target,
POB 41067, Norfolk VA 23541
515736318 EDI: PRA.COM Jul 26 2016 21:58:00 Portfolio Recovery Associates, LLC,
c/o Victoria's Secret, POB 41067, Norfolk VA 23541
515580066 +EDI: RMSC.COM Jul 26 2016 21:58:00 SYNCEB/Amex, P.O. Box 965005, Orlando, FL 32896-5005
515580067 +EDI: RMSC.COM Jul 26 2016 21:58:00 SYNCEB/IKEA North America, P.O. Box 965005,
Orlando, FL 32896-5005
515580068 +EDI: RMSC.COM Jul 26 2016 21:58:00 SYNCEB/Old Navy, P.O. Box 965005,
Orlando, FL 32896-5005
515580069 +EDI: RMSC.COM Jul 26 2016 21:58:00 SYNCEB/P.C. Richard's, P.O. Box 965036,
Orlando, FL 32896-5036
515580070 +EDI: RMSC.COM Jul 26 2016 21:58:00 Synchrony Bank/Lowe's, P.O. Box 956005,
Orlando, FL 32896-0001
516264994 +EDI: WTRRN BANK.COM Jul 26 2016 21:58:00 TD Bank USA Target, POB 673,
Minneapolis, MN 55440-0673
515580072 EDI: CITICORP.COM Jul 26 2016 21:58:00 THD/CBSD, PO Box 6497,
Sioux Falls, SD 57117-6497
515607331 +EDI: WFEC.COM Jul 26 2016 21:58:00 Wells Fargo Bank N A,
Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
515580075 EDI: WFEC.COM Jul 26 2016 21:58:00 Wells Fargo Education, P.O. Box 5185,
Sioux Falls, SD 57117-5185
515580076 +EDI: ACCE.COM Jul 26 2016 21:58:00 World Bank, C/O Asset Acceptance, LLC, P.O. Box 1630,
Warren, MI 48090-1630

TOTAL: 45

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515801663* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
516265014* +Capital One/Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253
516133518* +IRS, POB 7346, Philadelphia, PA 19101-7346
515631271* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516265015* +TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673
515580065 ###Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962
515580071 ###Target Card Services, C/O Portfolio Recovery, 287 Independence,
Virginia Beach, VA 23462-2962

TOTALS: 0, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor Capital One, N.A. bankruptcynotice@zuckergoldberg.com,
dcarlon@zuckergoldberg.com
John C. Feggeler on behalf of Debtor Roy A. Haack feggelerlaw@verizon.net
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 5